

# USDA/Rural Development

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## News Release

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For More Information Contact:  
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**San Elizario, Texas, August 21, 2002**--Bryan Daniel, State Director, Texas USDA

Rural Development announced that Organizacion Progresiva de San Elizario received a \$235,080 grant through the Single Family Housing, Self-Help Housing Technical Assistance program, a program that falls under the USDA Rural Development mission area. The effort is part of USDA's national program to help rural areas build and enhance essential housing.

"We are very pleased to be able to award this self-help grant," said Daniel. "The funds will be used to provide technical assistance required to construct 15 homes in San Elizario, Texas, during a two-year period."

USDA Rural Development makes grants to eligible nonprofit or public organizations to assist low income families who wish to work together to build their own homes. Grant money is used to pay for technical assistance the families may need in constructing the home with their own resources.

There are a number of other housing programs available to rural residents including direct and guaranteed housing loans and home repair loans and grants. Single Family Housing loans are available depending on repayment ability and the location of the home or building site. The direct loans are designed to provide low-income families with financing to build, purchase, or repair homes that meet local codes and provide adequate affordable housing. Funds may also be



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used to modernize or repair a home already owned by an applicant. Special financing is also available for persons 62 years of age or older to repair their homes.

To be eligible for financing, direct or guaranteed, the home must be located in a RURAL community with less than 20,000 population, on a farm or in open country not closely associated with an urban area.

All applicants must meet basic eligibility requirements. Those requirements include being unable to obtain a loan from other conventional lending sources on terms they can afford, being without ownership of decent, safe, and sanitary housing, have sufficient income for loan repayment, taxes, insurance, living expenses and other existing debts, possess the legal capacity to incur debt, and have an acceptable credit history. There are other criteria that must be met depending on the type of program in which an applicant is interested.

For more information regarding USDA Rural Development programs, please contact the El Paso local office at (915) 855-1229, ext. 4.

USDA Rural Development is an Equal Opportunity Lender, Provider, and Employer. Complaints of discrimination should be sent to: USDA, Director, Office of Civil Rights, Washington, D.C. 20250-9410.

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*The USDA Rural Development mission area was created in 1994 and includes the Rural Business-Cooperative Service, the Rural Housing Service, and the Rural Utilities Service. Its mission is to use the resources of USDA to provide an improved quality of life for the nation's 53 million rural people.*

**For more information on USDA Rural Development programs in Texas, check our web site at <http://www.rurdev.usda.gov/tx/>.**

